

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

Kelly Irana Swaby,

Debtor.

Case No. 25-11368-AMC  
Chapter 13

**Debtor's Objection to Motion for Relief from Stay**

**AND NOW**, Debtor Kelly Irana Swaby, by and through her attorney,  
hereby objects to the Motion for Relief from Stay filed by Freedom  
Mortgage Corporation.

Date: August 5, 2025

CIBIK LAW, P.C.  
*Counsel for Debtor*

By: /s/ Michael A. Cibik

Michael A. Cibik (#23110)  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

**Certificate of Service**

I certify that on this date I caused a true and correct copy of the Debtor's Objection to Motion for Relief from Stay filed by Freedom Mortgage Corporation to be served on all parties on the clerk's service list through the CM/ECF system. I did not serve anyone by mail.

Date: August 5, 2025

/s/ Michael A. Cibik  
Michael A. Cibik